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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Tenenita First name	First name
	Write the name that is on your government-issued picture identification (for example, your driver's	M. Middle name Cousins	Middle name
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 6238	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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Debt	tor 1 Tenenita	M.	Cousins	(Case number <i>(if ki</i>	rnown)	
	First Name	Middle Name	Last Name			' <u>'</u>	
		About Debtor 1:			About Debt	or 2 (Spouse Only i	n a Joint Case):
а	Any business names and Employer dentification	I have not used any l	business names or EINs		I have no	ot used any business na	ames or EINs.
N	lumbers (EIN) you lave used in the last	Business name			Business na	ame	
	years	Business name			Business na	ame	
	nclude trade names and oing business as names	EIN			EIN		
		EIN			EIN		
5. V	Vhere you live				If Debtor 2 li	ives at a different add	ress:
		13827 S La Salle St Number Street		_	Number	Street	
		Riverdale Illinoi			0.7	0111	7'- 0-1-
		City State	Zip Code	е	City	State	Zip Code
		County			County		
		If your mailing address above, fill it in here. No notices to you at this mail	ote that the court will se			. Note that the court w	different from yours, ill send any notices to
		Number Street			Number	Street	
		City S	itate Zip Co	a da	City	State	Zip Code
		Oity	state Zip Gt	Jue	City	State	Zip Gode
С	Vhy you are hoosing this district	Check one:			Check one:		
to	o file for bankruptcy		nger man in any other u	istrict.	Over the lived in the	last 180 days before fili his district longer than in	ng this petition, I have any other district.
		I have another reasor	n. Explain. (See 28 U.S.C	C. §§ 1408.)	I have an	nother reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Tenenita	M.		Case number (if known)	
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy	Case		
7. The chapter of the Bankruptcy Code you are choosing to file under		of description of each, see <i>Notice Req</i> oint (2010)). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about cashier's check, of may pay with a crimary pay with a crimary pay the landividuals to Pay indige may, but is the official poverty you choose this control of the cashier of the control of the cashier of the cashie	ire fee when I file my petition. Plant how you may pay. Typically, if your money order If your attorney is redit card or check with a pre-printer of the fee in installments. If you choose by Your Filing Fee in Installments (Control of the year of the waived (You may request a not required to, waive your fee, and ty line that applies to your family simption, you must fill out the Application in the your petition.	ou are paying the fee your submitting your paymed address. This option, sign and a official Form 103A). This option only if your dimay do so only if your ze and you are unable.	ourself, you may pay with cash, ent on your behalf, your attorney attach the <i>Application for</i> are filing for Chapter 7. By law, a ur income is less than 150% of to pay the fee in installments). If
9. Have you filed for bankruptcy within the last 8 years?	Ves. District District District	When When	Case n MM / DD / YYYY Case n MM / DD / YYYY MM / DD / YYYY	umber
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	<u>W</u> hen <u>W</u> hen	Case n MM / DD / YYYY Relatio	onship to you number, if known onship to you number, if known
11. Do you rent your residence?	✓ No. Go	dlord obtained an eviction judgment a		

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Cousins Debtor 1 Tenenita M. Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Tenenita
 M.
 Cousins
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Tenenita	M. Middle Name	Cousins	Case number (if know	vn)
Part 6: First Name Answer These Que	estions for Reporting	Last Name Purposes		
16. What kind of debts do you have?	16a. Are your debts "incurred by an No. Go to I Yes. Go to 16b. Are your debts money for a bu No. Go to I Yes. Go to	s primarily consumer dentification individual primarily for a sine 16b. line 17. s primarily business debusiness or investment or thin 16c. line 17.	a personal, family, or house	ots that you incurred to obtain be business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing und expenses are	g under Chapter 7. Go to lin der Chapter 7. Do you estir e paid that funds will be ava		operty is excluded and administrative ed creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,00	00-5,000 01-10,000 001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500, \$500,001-\$1 mi	00	000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500, \$500,001-\$1 mi	00	000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to fil of title 11, United Stunder Chapter 7. If no attorney represe out this document, I	le under Chapter 7, I am a ates Code. I understand ents me and I did not pay have obtained and read t	aware that I may proceed, if the relief available under ea or agree to pay someone with the notice required by 11 U	the information provided is true and feligible, under Chapter 7, 11,12, or 13 ach chapter, and I choose to proceed who is not an attorney to help me fill I.S.C. § 342(b).
	connection with a ba		t in fines up to \$250,000, o	g money or property by fraud in r imprisonment for up to 20 years, or
	/s/ Tenenita Co Signature of Debto		Signature of	Debtor 2
	Executed on _	3/17/2017 MM / DD / YYYY	Executed	

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Debtor 1 Tenenita	M.	Cousins	Case number (if)	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12,	or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the Iso certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the ir	nformation in the sched	ules filed with the petition is incorrect.
attorney, you do not				·
need to file this page.	/s/ Jason Diaz		Date	3/17/2017
	Signature of Attorney	for Debtor		M / DD / YYYY
	· ·			
	Jason Diaz			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3129130625	Email address	jdiaz@semradlaw.com
			Illinois	
	Bar number	·	State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Tenenita	M.	Cousins
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)	-		

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
Ta. Copy line 33, Total real estate, from Conedule 74D	¢15.250.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$15,350.00
1c. Copy line 63, Total of all property on Schedule A/B	\$15,350.00
art 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$21,824.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
	\$10,933.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$32,757.00
Your total liabilities	\$32,757.00
	\$32,757.00
Your total liabilities Part 3: Summarize Your Income and Expenses Schedule I: Your Income (Official Form 106I)	\$32,757.00 \$2,377.00
Your total liabilities	<u></u>
Your total liabilities Part 3: Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I)	<u> </u>

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Cousins Debtor 1 Tenenita M. _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,984.37 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this i	information to iden	tify your case:	-	
Debtor 1	Tenenita	M.	Cousins	
Debtor 1	First Name	Middle N		
Debtor 2 (Spouse, if fili	ng) =: N			
(Spouse, II IIII	^{ng)} First Name	Middle N	ame Last Name	
United Sta	tes Bankruptcy Cou	rt for the: Northern	District of Illinois (State)	
Case num	ber		(Otato)	
(If known)				Check if this is an
Officia	I Form 106.	A/B		amended filing
Sched	dule A/B: F	Property		12/1
category w responsible write your	where you think it it is for supplying con name and case nu	fits best. Be as complete a rect information. If more s ımber (if known). Answer e	nd accurate as possible. If two ma pace is needed, attach a separate very question.	its in more than one category, list the asset in the rried people are filing together, both are equally sheet to this form. On the top of any additional pages,
Part 1:	Describe Each F	Residence, Building, La	nd, or Other Real Estate You C	Own or Have an Interest In
	=	egal or equitable interest	n any residence, building, land, or	similar property?
<u> </u>	No. Go to Part 2			
ш	Yes. Where is the p	roperty?		
1.1			What is the property? Check all th Single-family home	the amount of any secured claims on Schedule D:
1	Street address, if av	railable, or other description	Duplex or multi-unit building	Creditors Who Have Claims Secured by Property.
			Condominium or cooperative	Current value of the Current value of the
			Manufactured or mobile home	entire property? portion you own?
	Number Stree	<u> </u>	Land	Describe the nature of very comparable
	Number Street	•	Investment property	Describe the nature of your ownership interest (such as fee simple, tenancy by
	City	State Zip Code	Timeshare Other	the entireties, or a life estate), if known.
			Who has an interest in the prope	Check if this is community property (see instructions)
			one. Debtor 1 only	Ш
			Debtor 2 only	
			Debtor 1 and Debtor 2 only	
			At least one of the debtors and	another
			Other information you wish to ad	d about this item, such as local
If you	own or have more t	han one list here:	property identification number:	
ii you v	own or navo more t	mair orro, not rroro.	What is the property? Check all th	
1.2	Street address if a	railable, or other description	Single-family home	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
	oncer address, ii av	anable, of other description	Duplex or multi-unit building	Current value of the Current value of the
			Condominium or cooperative	entire property? portion you own?
			Manufactured or mobile home Land	· · · · · · · · · · · · · · · · · · ·
	Number Stree	t	Investment property	Describe the nature of your ownership
			Timeshare	interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
	City	State Zip Code	Other	
			Who has an interest in the propeone.	check if this is community property (see instructions)
			Debtor 1 only	_
			Debtor 2 only	
			Debtor 1 and Debtor 2 only	another
			At least one of the debtors and	
			Other information you wish to ad property identification number:	d about this item, such as local

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Debtor 1	Tenenita First Name	M. Middle Name	Cousins Last Name	Case numbe	r (if known)	
1.3	et address, if available, or othe		What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims <i>Secured by Property</i> . Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature of interest (such as fee s the entireties, or a life	imple, tenancy by
]]]	Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an	other	Check if this is co (see instructions)	mmunity property
	the dollar value of the port ve attached for Part 1. Writ	p on you own for a e that number he	property identification number: all of your entries from Part 1, incl ere.			
	Describe Your Vehicles					
you own t	hat someone else drives. If young, trucks, tractors, sport utili	u lease a vehicle, a	in any vehicles, whether they are also report it on Schedule G: Executo cycles			
3.1	Make Model: Year:	Chevrolet Malibu 2014	Who has an interest in the proone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:	25000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar		Current value of the entire property? \$14425.00	Current value of the portion you own? \$14425.00
3.2	Make Model: Year:		instructions) Who has an interest in the proone. Debtor 1 only		the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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btor 1	Tenenita First Name	M. Middle Name	Cousins Last Name	Case numbe	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communications)	nly rs and another	the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D</i> nims Secured by Property. Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or	nly	the amount of any secu	claims or exemptions. Put ired claims on Schedule D iims Secured by Property. Current value of the portion you own?
			Check if this is commu	nity property (see		
		•	instructions) er recreational vehicles, other fishing vessels, snowmobiles,	•		
Exar	nples: Boats, trailers, motor No Yes	•	er recreational vehicles, other	motorcycle accessori property? Check hly s and another	Do not deduct secured the amount of any secu	claims or exemptions. Put tred claims on <i>Schedule D</i> nims Secured by Property. Current value of the portion you own?

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Debtor 1 Tenenita M Cousins Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$400.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc Electronics \$225.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$925.00 for Part 3. Write that number here

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Debtor 1 Tenenita Cousins M. Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: TCF Bank 17.1. Checking account: \$0.00 \$0.00 17.2. Checking account: Bank of America 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: Name of entity Yes. Give specific information about

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Deb	tor 1 Tenenita First Name	M. Middle Name	Cousins Last Name	Case number (if known)	
20.	Negotiable instruments i	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer Issuer name:	checks, promissory not	es, and money orders.	
21.	Retirement or pension Examples: Interests in IF No	RA, ERISA, Keogh, 401(k), 403(b)	, thrift savings accounts	, or other pension or profit-sharing plans	
	Yes. List each account separately.	Type of account: 401(k) or similar plan: Pension plan:	Institution name:		
		IRA: Retirement account:			
		Keogh: Additional account:			
22.		Additional account: prepayments I deposits you have made so that with landlords, prepaid rent, public			
	companies, or others No	, , , , , , , , , , , , , , , , , , ,	Institution name:	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	Yes	Electric: Gas:			
		Heating oil: Security deposit on rental unit:			
		Prepaid rent: Telephone:			
		Water:			
		Rented furniture: Other:			
23.	Annuities (A contract for No Yes	or a periodic payment of money to	you, either for life or for	a number of years)	

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Debte	or 1 Tenenita	M.	Cousins	Case number (if known)	
0.4	First Name	Middle Nam			
24.		D(b)(1), 529A(b), and 529(b)(unt in a qualified ABLE program, or und (1).	er a quanned state tuition program.	
	✓ No In	stitution name and descriptio	on. Separately file the records of any interes	sts.11 U.S.C. § 521(c):	
					
25.	 Trusts, equitabl	e or future interests in pro	perty (other than anything listed in line	e 1), and rights or powers	
	exercisable for	our benefit/			
	Yes. Describe	3			
26.			crets, and other intellectual property proceeds from royalties and licensing agre	vements	
	✓ No Yes. Describe	э			
	<u> </u>				
27.		nises, and other general in ng permits, exclusive licenses	ntangibles s, cooperative association holdings, liquor	licenses, professional licenses	
	✓ No Yes. Describe	ə			
	<u> </u>				
Mon	ney or property	owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owe	d to you			
	. ∠ No				
	Yes. Give spe	cific information		Federal:	\$0.00
	Yes. Give spe about the you alre	cific information nem, including whether ady filed the returns tax years		Federal: State:	\$0.00 \$0.00
29.	Yes. Give spe about the you alre	nem, including whether ady filed the returns			
	Yes. Give speabout the you alread and the Family support Examples: Past du	nem, including whether ady filed the returns tax years	ousal support, child support, maintenance,	State: Local:	\$0.00 \$0.00
	Yes. Give speabout the you alread the Family support Examples: Past du	nem, including whether ady filed the returns tax years	ousal support, child support, maintenance,	State: Local:	\$0.00 \$0.00
	Yes. Give speabout the you alread the Family support Examples: Past du	nem, including whether ady filed the returns tax years	ousal support, child support, maintenance,	State: Local: , divorce settlement, property settlement	\$0.00 \$0.00 t
	Yes. Give speabout the you alread the Family support Examples: Past du	nem, including whether ady filed the returns tax years	ousal support, child support, maintenance	State: Local: , divorce settlement, property settlement Alimony:	\$0.00 \$0.00 t
	Yes. Give speabout the you alread the Family support Examples: Past du	nem, including whether ady filed the returns tax years	ousal support, child support, maintenance	State: Local: , divorce settlement, property settlement Alimony: Maintenance:	\$0.00 \$0.00 t \$0.00 \$0.00
	Yes. Give speabout the you alread the Family support Examples: Past dual Yes. Give speabout the young and the	nem, including whether ady filed the returns tax years	ousal support, child support, maintenance	State: Local: Alimony: Maintenance: Support:	\$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
30.	Yes. Give speabout the you alread and the Family support Examples: Past du No Yes. Give speabout the your alread and the you	nem, including whether ady filed the returns tax years	pusal support, child support, maintenance, payments, disability benefits, sick pay, vac ns you made to someone else	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
30.	Yes. Give speabout the you alread and the Family support Examples: Past du No Yes. Give speabout the your alread and the you	nem, including whether ady filed the returns tax years	payments, disability benefits, sick pay, vac	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00

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Debt	tor	1 Tenenita	M.	Cousins	Case number (if known)	
		First Name	Middle Name	Last Name		
31.		terests in insurance kamples: Health, disab		alth savings account (HSA); credit, l	nomeowner's, or renter's insurance	
		No Yes. Name the insure of each policy and		Company name:	Beneficiary:	Surrender or refund value:
32.	lf :		y of a living trust, expect	someone who has died proceeds from a life insurance police	cy, or are currently entitled to receive	
		No Yes. Describe				
33.				you have filed a lawsuit or made urance claims, or rights to sue	a demand for payment	
		No Yes. Describe				
34.		ther contingent and set off claims	unliquidated claims of	every nature, including counter	claims of the debtor and rights	
	<u>-</u>	No Yes. Describe				
35.	Ar	ny financial assets y	ou did not already list			
		No Yes. Describe				
36.			•	m Part 4, including any entries f		
Part	5:	Describe Any B	usiness-Related Pro	perty You Own or Have an I	nterest In. List any real estate in P	art 1.
37.	Do			terest in any business-related p		
	<u>-</u>	No Codo Dod C	,			Current value of the portion you own? Do not deduct secured claims
38.	Ac	ccounts receivable	or commissions you alro	eady earned		or exemptions
		No Yes. Describe				
39.		camples: Business-rel	nishings, and supplies ated computers, software	e, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, e	lectronic devices
		No Yes. Describe				

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Deb	tor 1 Tenenita	М.	Cousins	Case number (if known)	
1.0	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you	use in business, and tools of yo	our trade	
	✓ No				
	Yes. Describe				
	_				
44					
41.	Inventory				
	✓ No				
	Yes. Describe				
42	Interests in partnersh	nins or joint ventures			
72.		inpo or joint ventures			
	✓ No		Name of entity:	% of ownership:	
	Yes. Give specific				
	information about them				- ———
					_
43 (Customer lists mailing	lists, or other compilat	ions		<u> </u>
10.	—	, note, or other complian			
	✓ No				
	Yes. Do your lists i	nclude personally identifial	ole information (as defined in 11	U.S.C. § 101(41A))?	
	☐ No				
	Yes. Desc	ribe			
44.	Any business-related	property you did not alre	eady list		
	✓ No				
	Yes. Give specific				_
	information				
					_
					<u> </u>
					_
45 A	dd tha dallau walua af a	all of varie autrica from D	aut E inalisalina anscantulas fac	name very have attached	
			art 5, including any entries for		
<u> </u>					
Part				y You Own or Have an Interest In.	
	ii you own or nave ar	n interest in farmland, list it i	1 Part 1.		
46.	Do you own or have a	ny legal or equitable int	erest in any farm- or commerc	ial fishing-related property?	
	No. Go to Part 7.				Current value of the portion you own?
	Yes. Go to line 47.				Do not deduct secured claims
					or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	✓ No				
	Yes. Describe				

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Debt	tor 1 Tenenita First Name	M. Middle Name	Cousins Last Name	Case number (if known)	
48.	Crops-either growing	or harvested			
	✓ No Yes. Describe				
49.	Farm and fishing equi	pment, implements, machinery, fixtu	res, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you did	not already list		
51.	No	rolal lishing-related property you did	not already list		
	Yes. Describe				
		II of your entries from Part 6, includir		ou have attached	
•				L	
Part 1	7: Describe All Pro	perty You Own or Have an Inter	est in That You Did No	t List Above	
53.		perty of any kind you did not already	list?		
		s, country club membership			
	✓ No Yes. Give specific				
	information				
54 A	dd tho dollar valuo of a	II of your entries from Part 7. Write t	aat numbar bara		•
54. A	dd the dollar value ol a	ii oi your entries from Part 7. Write ti	at number nere		
Part	8: List the Totals of	f Each Part of this Form			
55. F	Part 1: Total real estate	e, line 2		•	
56. p	oart 2 total vehicles, lir	ne 5	\$14425.00		
57. P	art 3: Total personal a	nd household items, line 15	\$925.00		
58. P	art 4: Total financial a	ssets, line 36			
59. F	Part 5: Total business-r	elated property, line 45			
60. F	Part 6: Total farm- and	fishing-related property, line 52			
61. F	Part 7: Total other prop	erty not listed, line 54			
62. 1	Total personal property	. Add lines 56 through 61	\$15350.00	Copy personal property total ▶	+ \$15350.00
					¢15250.00
63. T	otal of all property on S	Schedule A/B. Add line 55 + line 62			\$15350.00

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Fill	in this infor	mation to identify your case	9:				
Del	btor 1	Tenenita	M.	Cousins			
		First Name	Middle Name	Last Name			
	btor 2 ouse, if filing)	First Name	Middle Name	Last Name			
Uni	ited States B	ankruptcy Court for the: N	orthern	District of Illinois			
Cas	se number			(State)			
	nown)						_
\bigcirc	fficial	Form 106C					Check if this is an amended filing
	IIICiai	1 01111 1000					.
Sc	chedul	e C: The Prope	ty You Clain	n as Exempt			12/15
info	ormation. U exempt. If r		sted on <i>Schedule A</i> I out and attach to	<i>VB: Property</i> (Official this page as many co	Form 106A/B) a	s your source, list	the property that you claim necessary. On the top of any
stat the tax- unc you	te a specific amount of amount of amount of a certain the certain exemptions are also the certain the certain exemptions.	fic dollar amount as exit any applicable statute etirement funds—may hat limits the exemption would be limited to tify the Property You C	empt. Alternatively bry limit. Some exe be unlimited in dol n to a particular do the applicable stat	y, you may claim the emptions—such as t lar amount. Howeve ollar amount and the utory amount.	full fair market hose for health er, if you claim a e value of the pr	value of the prop aids, rights to rec n exemption of 1	One way of doing so is to perty being exempted up to seive certain benefits, and 00% of fair market value ned to exceed that amount,
stat the tax- unc you	te a specific amount of exempt reder a law tur exemption of the transfer of th	fic dollar amount as exit any applicable statute etirement funds—may that limits the exemption would be limited to tify the Property You Cot of exemptions are you class.	empt. Alternatively bry limit. Some exempt unlimited in dol n to a particular dotthe applicable stat laim as Exempt aiming? Check one on	y, you may claim the emptions—such as the lar amount. However, ollar amount and the utory amount.	full fair market hose for health are, if you claim are value of the professions with you.	value of the prop aids, rights to rec n exemption of 1	perty being exempted up to beive certain benefits, and 00% of fair market value
state the tax- unc you	te a specific amount of exempt reder a law to the comption of	fic dollar amount as exort any applicable statute etirement funds—may that limits the exemption would be limited to tify the Property You Cot of exemptions are you classes claiming state and federal	empt. Alternatively bry limit. Some exempt unlimited in dol on to a particular dotthe applicable state. It is as Exempt aiming? Check one on oral nonbankruptcy exempt exe	y, you may claim the emptions—such as the lar amount. However, the lar amount and the lar amount and the lar amount. If y, even if your spouse is the large	full fair market hose for health are, if you claim are value of the professions with you.	value of the prop aids, rights to rec n exemption of 1	perty being exempted up to beive certain benefits, and 00% of fair market value
state the tax- unc you	te a specific amount of exempt reder a law to the comption of	fic dollar amount as exit any applicable statute etirement funds—may that limits the exemption would be limited to tify the Property You Cot of exemptions are you class.	empt. Alternatively bry limit. Some exempt be unlimited in dol on to a particular dotthe applicable state laim as Exempt siming? Check one on oral nonbankruptcy extions. 11 U.S.C. § 52:	y, you may claim the emptions—such as the lar amount. However, the lar amount and the lar amount amount. If y, even if your spouse is exemptions. 11 U.S.C. § (2(b)(2))	full fair market hose for health a er, if you claim a e value of the pro- s filing with you. 522(b)(3)	value of the prop aids, rights to rec n exemption of 1	perty being exempted up to beive certain benefits, and 00% of fair market value

Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(a) \$300.00 description: **✓** \$300.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$400.00 description: $\overline{\mathbf{V}}$ \$400.00 **Used Furniture** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No

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Debtor 1	Tenenita M.		Cousins	Case number (if known)	
	First Name Mi	ddle Name	Last Name		
Part 2:	Additional Page				
line	f description of the property and on Schedule A/B that lists this perty	Current value of the portion you own Copy the value from Schedule A/B	Check only one i	exemption you claim box for each exemption.	Specific laws that allow exemption
Line	eription: Misc Electronics from edule A/B: 07	\$225.00		\$225.00 ir market value, up to any statutory limit	735 ILCS 5/12-1001(b)
Line	cription: Checking account, TCF Bank from edule A/B: 17	\$0.00		\$0 ir market value, up to any statutory limit	735 ILCS 5/12-1001(b)
Line	cription: Checking account, Bank of America from edule A/B: 17	\$0.00		\$0 ir market value, up to any statutory limit	735 ILCS 5/12-1001(b)

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Fill in this inform	mation to identify your c	case:				
Debtor 1	Tenenita First Name	M. Middle Name	Cousins Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States P	ankruptcy Court for the:	Northern	District of Illinois			
Office States B	dikiupicy Court for the.	Northern	(State)			
Case number (If known)						
Official	Form 106D					Check if this is an amended filing
Schedu	le D: Credit	tors Who Hav	ve Claims Secur	ed by Prop	ertv	12/15
1. Do any c No. C Y Yes.	number (if known). reditors have claims	secured by your propert mit this form to the court v	nber the entries, and attach it to ty? vith your other schedules. You ha	·		es, write your
separate	ly for each claim. If more	•	ured claim, list the creditor icular claim, list the other creditors der according to the creditor's name		Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 ALLY FII	NANCIAL	 Describe the property 	that secures the claim:	\$21,824.00	\$14,425.00	\$7,399.00
PO BO) Number BLOOM City	C 380901	Contingent Unliquidated	, the claim is: Check all that apply			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$21,824.00

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Fill in t	this inforr	nation to identify your o	ase:			
Debto	r 1	Tenenita	M.	Cousins		
		First Name	Middle Name	Last Name		
Debto						
(Spouse	e, if filing)	First Name	Middle Name	Last Name		
United	States B	ankruptcy Court for the:	Northern	District of Illinois		
_	_			(State)		
Case r	number					
		4005/5				Check if this is an amended filing
Offic	ciai F	orm 106E/F				encert if the let all all entertace illinit
Sch	าedเ	ile E/F: Cre	ditors Who	Have Unse	cured Claims	12/1
other p Form 1 claims the ent known	party to a 06A/B) a that are tries in th).	nny executory contract and on Schedule G: Exe listed in Schedule D: C ne boxes on the left. At	s or unexpired leases that ecutory Contracts and Un Creditors Who Hold Claim tach the Continuation Pa	t could result in a claim expired Leases (Official s Secured by Property.	 Also list executory contracts Form 106G). Do not include an If more space is needed, copy t 	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
Part 1	E List /	All of Your PRIORIT	Y Unsecured Claims			
1. [o any cr	editors have priority ur	nsecured claims against y	ou?		
	✓ No. €	Go to Part 2.				
	Yes.					
li A	sted, iden As much a	itify what type of claim it as possible, list the claims	is. If a claim has both prior	ty and nonpriority amounding to the creditor's name	ts, list that claim here and show be. If you have more than two prices	arately for each claim. For each claim oth priority and nonpriority amounts. ority unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debto		Tenenita First Name	M. Middle Name	Cousins Last Name	Case number (if known)	
Part 2		List All of Your NONPRIOR				
3. [Do ai	ny creditors have nonpriority u	ınsecured claims agair	st you?	e court with your other schedules.	
u It	ınse f mo	cured claim, list the creditor separ	rately for each claim. For	each claim I	er of the creditor who holds each claim. If a creditor has more isted, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.
						Total claim
4.1		y of Chicago Parking opriority Creditor's Name			Last 4 digits of account number	\$6,000.00
	12	1 N. LaSalle St # 107A			When was the debt incurred?n/a	
	Nu	mber Street			As of the date you file, the claim is: Check all that apply. Contingent	
	Ch	icago Illinois	60602		Unliquidated	
	City	y State	Zip Code		Disputed	
	Wh	no incurred the debt? Check on Debtor 1 only	16.		Type of NONPRIORITY unsecured claim:	
	÷	Debtor 2 only			Student loans	
		Debtor 1 and Debtor 2 only			Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
		At least one of the debtors and	another		Debts to pension or profit-sharing plans, and other similar debts	
		Check if this claim relates to	a community debt		Other. Specify Other	
	Is t	the claim subject to offset? No Yes				
4.2		REDENCE RESOURCE MANA			Last 4 digits of account number 9402	\$619.00
	170	npriority Creditor's Name 000 DALLAS PKWY STE 20			When was the debt incurred? 4/2016	
	Nu	mber Street			As of the date you file, the claim is: Check all that apply.	
					Contingent	
	DA Cit	LLAS Texas v State	75248 Zip Code		Unliquidated	
		o incurred the debt? Check on	•		Disputed	
	✓	Debtor 1 only			Type of NONPRIORITY unsecured claim:	
		Debtor 2 only			Student loans	
		Debtor 1 and Debtor 2 only			Obligations arising out of a separation agreement or	
		At least one of the debtors and	another		divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
		Check if this claim relates to	a community debt		debts	
	ls t ✓	the claim subject to offset? No			Other. Specify 001 Collection; Collecting for ORIGINAL CREDITOR: T- MOBILE	
		Yes				
4.3		VERSIFIED CONSULTANT			Last 4 digits of account number 1582	\$196.00
		npriority Creditor's Name 550 DEERWOOD PARK BLVD			When was the debt incurred? 1/2017	
	Nu	mber Street			As of the date you file, the claim is: Check all that apply.	
	JA	CKSONVILLE Florida	32256		Contingent	
	City	-	Zip Code		Unliquidated	
	Wn	no incurred the debt? Check on Debtor 1 only	16.		Disputed The of MONDRIC BITY was a sweet a lating	
	Ė	Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	F	Debtor 1 and Debtor 2 only			Student loans Obligations arising out of a separation agreement or	
		At least one of the debtors and	another		divorce that you did not report as priority claims	
	H	』 │ Check if this claim relates to			Debts to pension or profit-sharing plans, and other similar debts	
	∟ Is t	the claim subject to offset?			001 Collection; Collecting for	
	✓	No			ORIGINAL CREDITOR: Other. Specify COMCAST	
	1 1	Yes				

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Debtor 1 Tenenita M. Cousins Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Illinois Tollway \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2700 Ogden Ave Number As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated 60515 Downers Grove Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset? **✓** No Yes JEFFERSON CAPITAL SYST \$3,023.00 1003 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? 8/2016 16 MCLELAND RD Number As of the date you file, the claim is: Check all that apply. Contingent SAINT CLOUD 56303 Minnesota Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 UnknownLoanType Other. Specify Is the claim subject to offset? **✓** No Yes SW CRDT SYS 4.6 \$237.00 2473 Last 4 digits of account number Nonpriority Creditor's Name 2629 DICKERSON PK When was the debt incurred? 11/2016 Number As of the date you file, the claim is: Check all that apply. Contingent 75007 CARROLLTON Texas Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or

✓ No

Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

V

Other. Specify

divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar

001 Collection; Collecting for

ORIGINAL CREDITOR: 11 T

MOBILE

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Cousins Debtor 1 Tenenita M. Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 SYNCB/OLDNAV \$358.00 Last 4 digits of account number 2915 Nonpriority Creditor's Name P.O. BOX 29116 When was the debt incurred? 9/2014 Street Number As of the date you file, the claim is: Check all that apply. Contingent SHAWNEE MISSIO 66201 Kansas Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes US DEPT OF ED/GLELSI \$5,127.00 Last 4 digits of account number 2581 Nonpriority Creditor's Name 2401 INTÉRNATIONAL LN When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent MADISON Wisconsin 53704 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

Other. Specify _

Check if this claim relates to a community debt

Is the claim subject to offset?

✓ No ✓ Yes Case 17-08419 Doc 1 Filed 03/17/17 Entered 03/17/17 13:14:29 Desc Main Document Page 27 of 70

Debtor 1 Tenenita M. Cousins Case number (if known)
First Name Middle Name Last Name

riistiva	ividule Name Last Name			
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	atistical reporting p	urpos
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here.		\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$5,127.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$10,933.00	
	Gi Total Add lines of through Gi	e:	\$16,060.00	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Tenenita	M.	Cousins
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number			

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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Fill in this infor	mation to identify your c	ase:				
Debtor 1	Tenenita	M.	Cousins			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States I	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number			(Otato)			
(If known)						Oh aali, if this is an
						Check if this is an amended filing
Official	Form 106H					ŭ
Omolai	1 01111 10011					
Schedul	e H: Your Cod	lebtors				12/15
,	er every question. ave any codebtors? (If yo	ou are filing a joint case, do	not list either spouse	as a codebtor.)		
		lived in a community pro kico, Puerto Rico, Texas, W	• •		operty states and territo	ories include Arizona, California,
✓ No.	Go to line 3.					
Yes	. Did your spouse, forme	er spouse, or legal equiva	lent live with you at t	he time?		
✓	No					
	Yes. In which communit	y state or territory did you	ı live?	Fill in the na	me and current address	s of that person.
	Name of your spouse, f	ormer spouse, or legal equ	ivalent			
	Number Street					
	City	State	Zip	Code		
3. In Colum	n 1, list all of your codel	otors. Do not include you	r spouse as a codeb	tor if your spouse is	s filing with you. List	the person shown in line 2

again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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						_		
Fill in the	his information to identify	your case:						
Debtor	1 Tenenita	M.	Cousir	ns_				
	First Name	Middle Name	Last N	ame		Che	eck if this is:	
Debtor : (Spouse,	2 if filing) First Name	Middle Name	Last N	ame			An amended filing	
							A supplement showing post-petition chapte	r 13
United S the:	States Bankruptcy Court for	Northern	_ District of Illi	inois State)			expenses as of the following date:	
Case nu			(C	natoj		_		
(If known))						MM / DD / YYYY	
Offic	cial Form 106I							
Sche	edule I: Your In	come					12	2/15
informa spouse.	ation about your spouse. I If more space is needed r (if known). Answer ever	f you are separated and l, attach a separate she y question.	d your spous	se is ı	not filing w	th you, do	r spouse is living with you, include not include information about your ional pages, write your name and cas	€
	in your employment		Debtor 1				Debtor 2	
info	ormation.	Employment status	Emplo	wod			- Employed	i
	ou have more than one job, ich a separate page with	, .,	Emplo	-	ed.		Employed Not Employed	
info	rmation about additional		_					
	ployers.	Occupation	Self-emplo	oymen	t		_	-
	lude part time, seasonal, or -employed work.	Employer's name					<u>.</u> .	-
	cupation may include student	Employer's address						_
	nomemaker, if it applies.		Number Sti	reet			Number Street	
							_	•
			-				_	-
			City		Ctata	Zin Codo	City. Chata Zin Conda	-
			City		State	Zip Code	City State Zip Code	
		How long employed there?						
	_							
Part 2	Give Details About N	Nonthly Income						
	ate monthly income as of t e unless you are separated.	the date you file this forr	n. If you have	nothir	ng to report f	or any line, v	vrite \$0 in the space. Include your non-filing	
	or your non-filing spouse have space, attach a separate she		, combine the	inform	nation for all 6	employers fo	or that person on the lines below. If you need	1
					For Deb	tor 1	For Debtor 2 or non-filing spouse	
	ist monthly gross wages, sala eductions.) If not paid monthly e.			2.		\$0.00		
3. E s	stimate and list monthly over	rtime pay.		3.		+ \$0.00		
4. C	alculate gross income. Add li	ine 2 + line 3.		4.		\$0.00		
				_			· · · · · · · · · · · · · · · · · · ·	

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Debto	r 1Tenenita		Cousins		Case number	er <i>(if</i>		
	First Name	Middle Name	Last Name		known) For Debtor 1	For Debtor 2 or non-filing spouse		
Сор	y line 4 here		→ 4.		\$0.00			
5. List	all payroll ded							
5a.	Tax, Medicare,	and Social Security deductions	58	a	\$0.00			
5b.	Mandatory cor	ntributions for retirement plans	5k	o	\$0.00			
5c.	Voluntary cont	ributions for retirement plans	50	D	\$0.00			
5d.	Required repay	yments of retirement fund loans	50	d	\$0.00			
5e.	Insurance		56	e	\$0.00			
5f. l	Domestic supp	ort obligations	5f	·	\$0.00			
5g.	Union dues		5(g	\$0.00			
5h.	Other deduction	ons. Specify:	5h	າ. + _	\$0.00	+		
6. Add +5h.	the payroll ded	ductions. Add lines 5a + 5b + 5c + 5d + 5e + 5	5f + 5g 6.	-	\$0.00			
7. Cald	culate total mo	nthly take-home pay. Subtract line 6 from lin	e 4. 7.	-	\$0.00			
8. List	all other incon	ne regularly received:						
	business, profe	•						
		ent for each property and business showing ordinary and necessary business expenses, and y net income.	d 8a	a	\$550.00			
8b.	Interest and di	vidends	81	o	\$0.00			
	Family support dependent reg	payments that you, a non-filing spouse, or ularly receive	· a					
		, spousal support, child support, maintenance nt, and property settlement.	, 80	c. <u> </u>	\$0.00			
8d.	Unemployment	t compensation	80	d. <u>-</u>	\$0.00			
8e.	Social Security	,	86	e. <u>-</u>	\$733.00			
 	Include cash ass cash assistance under the Supple housing subsidie Specify:	ent assistance that you regularly receive sistance and the value (if known) of any non- that you receive, such as food stamps (benefit emental Nutrition Assistance Program) or es e Programs Income	s 8f	· .	\$669.00			
8g.	Pension or reti	irement income	89	g	\$0.00			
8h.	Other monthly	income. Specify: Prorated Tax Return	8h	1. +	\$425.00	+		
		ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h. 9.		\$2,377.00			
		rincome. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing s	10 spouse). _	\$2,377.00	+	=	\$2,377.00
Incl frier	ude contribution nds or relatives.	gular contributions to the expenses that your strom an unmarried partner, members of you amounts already included in lines 2-10 or amounts	r household,	your d	ependents, your room			
Spe	ecify:						11. +	\$0.00
		n the last column of line 10 to the amount					12.	\$2,377.00
vvrii	e mai amount o	n the Summary of Schedules and Statistical St	unnary of Ce	ərtalП L	aviillies and Helated D	а.а, іі іі аррііёѕ	ļ	Combined monthly income
13. Do	you expect an	increase or decrease within the year after	you file this	form?				monthly income
	Yes. Explain:							

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Debtor 1Tenenita	M.	Cou	ısins		Case number (if			
First Name	Middle Name	Last	Name		known)			
Official Form 106I. Add	ditional page.							
8a.Net income from rental property and from operating a business, profession, or farm								
8a.1 Hair Stylist		Debtor 1	Debtor 2					
Gross receipts (before all deduc	ctions)	\$750.00						
Ordinary and necessary operati	ng expenses	-\$200.00						
Net monthly income from a bu	siness, profession, or farm	\$550.00		Copy here	\$550.00			

Official Form 106l Schedule I: Your Income page 3

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=			amone rago oo or ro			
Fill in this infor	mation to identif	y your case:				
Debtor 1	Tenenita First Name	M. Middle Name	Cousins Last Name			
Debtor 2		Wild in Name	Last Hamo	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir		
United States E	Bankruptcy Court	for the: Northern	District of Illinois (State)		nowing post-pet the following dat	
Case number (If known)				MM / DD / YYYY	<u>, </u>	
Official	Form 10	6J				
Schedul	e J: Your	Expenses				12/15
information. If (if known). Ans	more space is n wer every quest					number
	cribe Your Ho	usehold				
1. Is this a joi	nt case?					
✓ No. Go	to line 2					
Yes. Do	oes Debtor 2 live	e in a separate household?				
	No					
	Yes. Debtor 2	must file Official Forms 106J-2, Exper	nses for Separate Household of Debt	or 2.		
2. Do you have	e dependents?	No				
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depend with you?	dent live
			Child	2 years	☐ No. ✓ Yes.	
			Child	7 years	✓ Yes. No.	
			Oa	. your	✓ Yes.	
			Child	5 years	No.	
			0.11.1		Yes.	
			Child	16 years	No. ✓ Yes.	
			Child	9 years	No.	
					✓ Yes.	
			Child	19 years	☐ No. ✓ Yes.	
3 Do your ove	enses include				✓ Yes.	
expenses of	f people other	✓ No				
than yourself and	d your	Yes				
dependents	6?					
Part 2: Estir	mate Your On	going Monthly Expenses				
_	of a date after th	your bankruptcy filing date unless y ne bankruptcy is filed. If this is a sup		-	-	
		h non-cash government assistance luded it on <i>Schedule I: Your Incom</i> e			Yo	our expenses
	or home owner or the ground or l	rship expenses for your residence. In ot. 4.	nclude first mortgage payments and		4.	\$100.00
If not incl	uded in line 4:					
4a. Real es					4a	\$0.00
	-	s, or renter's insurance			4b.	\$0.00
	•	pair, and upkeep expenses			4c.	\$0.00
Official Form		on or condominium dues So	chedule J: Your Expenses		4d.	\$0.00 page 1

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Debtor 1 Tenenita M. Cousins Case number (if known)
First Name Middle Name Last Name

First Name Middle Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$0.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$60.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$700.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$25.00
10. Personal care products and services	10.	\$25.00
11. Medical and dental expenses	11.	\$0.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 	12.	\$124.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
 Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$160.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you. Specify:	10	\$0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	19.	\$0.00
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Tener		M.	Cousins	Case number (if known)		
First N	ame	Middle Name	Last Name			
21. Other. Spe	cify: Social Security				21	\$733.00
	your monthly expenses.					\$1,927.00
	es 4 through 21.		\$0.00			
. ,	ine 22 (monthly expenses		\$1,927.00			
22c. Add lir	e 22a and 22b. The result	is your monthly exp	enses.		22.	
23. Calculate	our monthly net income	·.				
23a. Copy I	ine 12 (your combined mo	onthly income) from	Schedule I.		23a	\$2,377.00
23b. Copy	your monthly expenses fro	om line 22 above.			23b	\$1,927.00
	ct your monthly expenses		ncome.			\$450.00
The re	sult is your monthly net in	come.			23c	
For examp	le, do you expect to finish	paying for your car	ses within the year after loan within the year or do you modification to the terms of	ou expect your		

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Fill in this information to identify your case:								
Debtor 1	Tenenita	M.	Cousins					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	_				
Case number			(,					

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below								
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?									
	✓ No								
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							
Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and									
	that they are true and correct.								
X	/s/ Tenenita Cousins	*							
	Signature of Debtor 1	Signature of Debtor 2							
	Date 3/17/2017	Date							
	MM/DD/YYYY	MM/DD/YYYY							

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Debtor 1	Tenenita		M.		Cousins				
				Name	Last Nam	е			
Debtor 2 (Spouse, if	filing) First Nam	ie	Middle	Name	Last Nam	e			
United St	ates Bankruptcy	Court for the:	Northern		District of Illino	is			
Case nur	nber				(State	e)			
(If known)						_			Chook if this
Offic	ial Form	107							Check if this amended filin
State	ment of F	inancia	al Affairs	for In	dividuals	Filing fo	r Bankrı	ıntcv	1:
Be as co	mplete and ac	curate as po	ssible. If two r	narried p	eople are filing t	together, both	are equally	responsible for	supplying correct
	ion. If more sp (if known). Ans			parate sh	neet to this form	. On the top o	t any additio	nal pages, write	your name and case
Part 1:	Give Details	About Your	Marital Statu	s and W	here You Lived	Before			
1. Wh	nat is your curre	nt marital st	atus?						
	Married								
<u></u>	Married Not married								
_	Not married	ears, have y	ou lived anywhe	re other t	than where you liv	ve now?			
_	Not married	ears, have y	ou lived anywhe	re other	than where you liv	ve now?			
_	Not married ring the last 3 y		•		t han where you liv s. Do not include v		now.		
_	Not married ring the last 3 y No Yes. List all of		•	st 3 years	s. Do not include v	where you live I	now.		
_	Not married ring the last 3 y		•	st 3 years	s. Do not include v		now.		Dates Debtor 2 lived there
_	Not married ring the last 3 y No Yes. List all of		•	st 3 years Dates	s. Do not include v	where you live i			there
_	Not married ring the last 3 y No Yes. List all of Debtor 1:		•	st 3 years Dates	s. Do not include v	where you live i	now. s Debtor 1		
_	Not married ring the last 3 y No Yes. List all of	the places y	•	St 3 years Dates there	s. Do not include v	where you live i	s Debtor 1		there
_	Not married ring the last 3 y No Yes. List all of Debtor 1:	the places y	•	St 3 years Dates there	s. Do not include v	Debtor 2:	s Debtor 1		there Same as Debtor 1
_	Not married ring the last 3 y No Yes. List all of Debtor 1: 870 163rd st Number Street Calumet City	the places y	ou lived in the la	St 3 years Dates there	s. Do not include v	Debtor 2: Same as Number Stre	s Debtor 1 eet		there Same as Debtor 1 From
_	Not married ring the last 3 y No Yes. List all of Debtor 1: 870 163rd st Number Street	the places y	ou lived in the la	St 3 years Dates there	s. Do not include v	Debtor 2: Same as Number Street	s Debtor 1 set State	Zip Code	there Same as Debtor 1 From To
_	Not married ring the last 3 y No Yes. List all of Debtor 1: 870 163rd st Number Street Calumet City	the places y	ou lived in the la	St 3 years Dates there	s. Do not include v	Debtor 2: Same as Number Street	s Debtor 1 eet	Zip Code	there Same as Debtor 1 From
_	Not married ring the last 3 y No Yes. List all of Debtor 1: 870 163rd st Number Street Calumet City City 8765 S Beverly	the places y Illinois State	ou lived in the la	Dates there From	s. Do not include v	Debtor 2: Same a: Number Street	s Debtor 1 eet State s Debtor 1	Zip Code	there Same as Debtor 1 From To
_	Not married ring the last 3 y No Yes. List all of Debtor 1: 870 163rd st Number Street Calumet City City	the places y Illinois State	ou lived in the la	Dates there From	S. Do not include votes Debtor 1 lived 01/2016 01/2017	Debtor 2: Same as Number Street	s Debtor 1 eet State s Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
_	Not married ring the last 3 y No Yes. List all of Debtor 1: 870 163rd st Number Street Calumet City City 8765 S Beverly	the places y Illinois State	ou lived in the la	Dates there From To	01/2016 01/2015	Debtor 2: Same a: Number Street	s Debtor 1 eet State s Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1

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Debtor 1 Tenenita M Cousins Case number (if known) First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$2300.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$12500.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$9000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions exclusions) and exclusions) SSI \$2,199.00 From January 1 of current year until Link \$2,869.00 the date you filed for bankruptcy: SSI \$8,796.00 For last calendar year: Est. Link \$13,200.00 (January 1 to December 31, 2016 SSI \$8,796.00 For the calendar year before that: Est. Link \$13,200.00 (January 1 to December 31, 2015

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Cousins Debtor 1 Tenenita M. __ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or

vendors
Other

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First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was)
Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who wa	
Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting secur agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for dome such as child support and alimony.	a general partner; ities; and any managing
No No	
Yes. List all payments to an insider.	
Dates of Total amount Amount you Re payment paid still owe	ason for this payment
Insider's Name	
Number Street	
City State Zip Code	
Insider's Name	
Number Street	
City State Zip Code	
payment paid still owe	ason for this payment Clude creditor's name
Insider's Name	
Number Street	
City State Zip Code	
City State Zip Code	
City State Zip Code Insider's Name	

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Cousins Debtor 1 Tenenita M. Case number (if known) Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title REPLEVIN Cook County Circuit Court Pending 2017-M6-000089 Court Name On appeal 50 West Washington Street Case number NumberStreet Concluded 2017-M6-000089 Illinois 60602 Chicago City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

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Debt	tor 1 Tenenita First Name	M. Middle Name	Cousins Last Name	Case number (if known)	
	riist Name	Middle Name	Last Name		
11.		ou filed for bankruptcy, dic ake a payment because y		oank or financial institution, set off any an	ounts from your
	✓ No ✓ Yes. Fill in the detail	ls.			
		.	Describe the action th	e creditor took Date action	Amount
				was taken	
	Creditor's Name		-		
	Number Street		-		
			Last 4 digits of account	number: XXXX-	
			_		
	City S	tate Zip Code			
12.		ı filed for bankruptcy, was ıstodian, or another officia		possession of an assignee for the benefit	of creditors, a court-
	✓ No				
	Yes				
Dort	5: List Certain Gifts	and Contributions			
rait	List dei taili dirts	and Contributions			
13.	Within 2 years before y	ou filed for bankruptcy, die	d you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No				
	Yes. Fill in the detail	ils for each gift.			
	Gifts with a total va	alue of more than \$600	Describe the gifts	Dates you gave the gifts	Value
					_
	Person to Whom You	u Gave the Gift	-		
			-		
	Number Street		-		
	City S	tate Zip Code	-		
	Person's relationship	to you			
		_			
	Person to Whom You	u Gave the Gift	-		
			-		
	Number Street		-		
	City S	tate Zip Code	-		
	Person's relationship	to you			

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BULUI I	Tenenita	M.	Cousins Case num	nber <i>(if known)</i>		
	First Name	Middle Name	Last Name			
. Wi	thin 2 years before you file	ed for bankruptcy, did	you give any gifts or contributions with a tot	tal value of mo	re than \$600	to any charity?
	No					
	Yes. Fill in the details for	each gift or contributi	on.			
	Gifts or contributions to	charities	Describe what you contributed	D	ate you	Value
	that total more than \$6		,		ontributed	
	•					
			_	-	-	
	Charity's Name					
			<u>-</u>			
	Number Street		-			
	City State	Zip Code	-			
		·				
rt 6:	List Certain Losses					
y	nbling? No Yes. Fill in the details.					V.I
	Describe the property y how the loss occurred	ou lost and	Describe any insurance coverage for the Include the amount that insurance has paid pending insurance claims on line 33 of Sch. A/B: Property.	d. List le	ate of your oss	Value of property lost
			AVB. FTOPERTY.			
. Wii	out seeking bankruptcy o	d for bankruptcy, did y r preparing a bankrup				anyone you consulte
. Wi	thin 1 year before you file out seeking bankruptcy o	d for bankruptcy, did y r preparing a bankrup				anyone you consulted
. Wi	thin 1 year before you file out seeking bankruptcy o lude any attorneys, bankrup No	d for bankruptcy, did y r preparing a bankrup	tcy petition?			anyone you consulted
. Wii	thin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrup	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for services required	l in your bankru	ptcy.	
. Wii	thin 1 year before you file out seeking bankruptcy o lude any attorneys, bankrup No	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for services required Description and value of any property	d in your bankru	ptcy.	Amount of
. Wii	thin 1 year before you file out seeking bankruptcy o lude any attorneys, bankrup No	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for services required	d in your bankru	ptcy. ate payment r transfer	
Wi:	thin 1 year before you file out seeking bankruptcy or lude any attomeys, bankrup No Yes. Fill in the details.	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for services required Description and value of any property	d in your bankru	ptcy. ate payment r transfer as made	Amount of payment
Wi:	thin 1 year before you file but seeking bankruptcy or lude any attorneys, bankrup No Yes. Fill in the details.	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for services required Description and value of any property	d in your bankru	ptcy. ate payment r transfer	Amount of
Wi:	thin 1 year before you file out seeking bankruptcy of lude any attorneys, bankrup No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for services required Description and value of any property transferred	d in your bankru	ptcy. ate payment r transfer as made	Amount of payment
Wi:	thin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrup No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for services required Description and value of any property transferred	d in your bankru	ptcy. ate payment r transfer as made	Amount of payment
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Wi:	chin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrup No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, c	tcy petition? or credit counseling agencies for services required Description and value of any property transferred	d in your bankru	ptcy. ate payment r transfer as made	Amount of payment
Wi:	chin 1 year before you file but seeking bankruptcy of lude any attorneys, bankruptey of lude any attorneys, bankruptey of lude any attorneys, bankrupteys. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, o	tcy petition? or credit counseling agencies for services required Description and value of any property transferred	d in your bankru	ptcy. ate payment r transfer as made	Amount of payment
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Wi:	chin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, o	tcy petition? or credit counseling agencies for services required Description and value of any property transferred	d in your bankru	ptcy. ate payment r transfer as made	Amount of payment
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i. Wii	chin 1 year before you file but seeking bankruptoy of lude any attorneys, bankrup lude lude lude lude lude lude lude lude	d for bankruptcy, did yr preparing a bankrup otcy petition preparers, co 60603 Zip Code Zip Code	tcy petition? or credit counseling agencies for services required Description and value of any property transferred	d in your bankru	ptcy. ate payment r transfer as made	Amount of payment

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Debt		Tenenita	M.	Cousins	Case number (ii	fknown)	
		First Name	Middle Name	Last Name			
17.	help	hin 1 year before you filed fo p you deal with your credito not include any payment or tra	ors or to make payme		ur behalf pay or tra	ansfer any property to a	nyone who promised to
	✓	No Yes. Fill in the details.					
				Description and value of ar transferred	ny property	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
18.	the Incl	ordinary course of your bus	siness or financial af d transfers made as s	ecurity (such as the granting of a			
		res. I iii ii i de details.		Description and value of ar property transferred		be any property or ents received or debts p hange	Date aid transfer was made
		Person Who Received Trans	fer				
		Number Street					
		City State Person's relationship to you	Zip Code				
		Person Who Received Trans	fer				
		Number Street					
		City State Person's relationship to you	Zip Code				
19.	ben	hin 10 years before you filed reficiary? ese are often called asset-prote No Yes. Fill in the details.		I you transfer any property to a	ı self-settled trust o	or similar device of whi	ch you are a
	Ц	135. Fin it are dottale.		Description and value of t	the property transf	erred	Date transfer was made
		Name of trust					

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Cousins Debtor 1 Tenenita M. Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred Citi Bank Checking XXXX-0000 05/2016 \$ 0.00 Person Who Was Paid Savings 399 Park Avenue New York Number Street Money market Brokerage New York 10043 New York Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Number Street City

City

State

Zip Code

State

Zip Code

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Document Page 46 of 70 Cousins Debtor 1 Tenenita Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet

City

State

Zip Code

State

Zip Code

City

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Deb		Tenenita		M.		ousins	Case	e number <i>(ii</i>	fknown)		
		First Name		Middle Name	La	ast Name					
26.		e you been a part	y in any judic	ial or administ	rative proce	eding under	any environmen	ital law? In	clude settler	ments and ord	ers.
		No Yes. Fill in the det	tails.								
					Court or ag	jency		Nature	of the case		Status of the case
		Case title									Pending
					Court Name	!					On appeal
		Case number			NumberStre	et					Concluded
					City	State	Zip Code				
Part	11:	Give Details Al	oout Your B	Business or C	onnections	s to Any Bu	siness				
27.	With	hin 4 years before	you filed for	bankruptcy, di	d you own a	business or	have any of the	following c	onnections t	o any busines	s?
		A sole propri	etor or self-e	mployed in a tr	ade, profes	sion, or other	r activity, either fo	ull-time or p	oart-time		
					LLC) or limit	ed liability pa	artnership (LLP)				
		A partner in a	-	naging executi	vo of a corp	oration					
				f the voting or	-		poration				
	\	No. None of the a				·					
		Yes. Check all that				w for each t	ousiness.				
					Desc	ribe the natu	ure of the busine	ss			number Do not number or ITIN.
		Business Name							EIN:		
		Number Street							Dates busi	ness existed	
			Obsta	7'- 0-1-	Name	of account	ant or bookkeep	er			
		City	State	Zip Code					From	То	
					Desc	ribe the natu	ure of the busine	SS			number Do not number or ITIN.
		Business Name							EIN:		
		Number Street							Dates busi	ness existed	
		Oit.	Chaha	7: OI-	Name	of account	ant or bookkeep	er		_	
		City	State	Zip Code					From	To	
					Desc	ribe the natu	ure of the busine	SS			number Do not number or ITIN.
		Business Name							EIN:		
									D. I		
		Number Street			Name	of account	ant or bookkeep	er	Dates busi	ness existed	
		City	State	Zip Code					From	To	

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Debt	tor 1 Tenenita		M.	Cousins	Case number (if known)
	First Name		Middle Name	Last Name	
28.	creditors, or o	other parties.	or bankruptcy, did y	ou give a financial statem	ent to anyone about your business? Include all financial institutions,
	Yes. Fill in	the details below.			
				Date issued	
	Name			MM/DD/YYYY	-
	Number	Street		_	
	Oit.	State	Zin Onda	<u> </u>	
	City	State	Zip Code		
Part	12: Sign Be	low			
t	rue and correc	t. I understand tha ase can result in fi	t making a false sta	atement, concealing prope	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	~	/s/ Tenenita Co			
		Signature of Debto	or 1		Signature of Debtor 2
		Date 3/17/2017			Date
	Did you attach	additional pages to	Your Statement o	f Financial Affairs for Indiv	duals Filing for Bankruptcy (Official Form 107)?
	√ No				,
	≟				
L	Yes				
	Did you pay or a	agree to pay some	one who is not an a	ttorney to help you fill out	bankruptcy forms?
[√ No				
Ī	Yes. Name	of person			Attach the <i>Bankruptcy Petition Preparer's Notice,</i> Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern Distr						
re_	Tenenita M. Cousins		Case No.	(15 100 2000)				
	Debtor		Chapter	(If known) Chapter 13				
			·	·				
	DISCLOSURE OF	COMPENSATIO	N OF ATTORNEY F	OR DEBTOR				
1.	Pursuant to 11 U.S.C. § 329(a) and I compensation paid to me within one rendered or to be rendered on behalf	year before the filing of the	petition in bankruptcy, or agreed to	o be paid to me, for services				
	For legal services, I have agreed to a	ccept		\$4,000.00				
	Prior to the filing of this statement I	have received		\$500.00				
	Balance Due			\$3,500.00				
2.	. The source of the compensation paid	d to me was:						
	✓ Debtor	Other (specify))					
3.	. The source of the compensation paid	d to me is:						
	Debtor	Other (specify)					
4.	I have not agreed to share the ab members and associates of my I		on with any other person unless the	ey are				
	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.							
5.	. In return for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy;		al service for all aspects of the bank g advice to the debtor in determinin					
	b. Preparation and filing of any	petition, schedules, stateme	ents of affairs and plan which may b	pe required;				
	c. Representation of the debtor	at the meeting of creditors	and confirmation hearing, and any a	adjourned hearings thereof;				
	d. Representation of the debtor	in adversary proceedings a	nd other contested bankruptcy mat	ters;				
6.	. By agreement with the debtor(s), the	above-disclosed fee does n	not include the following services:					
		CERTIFIC						
	certify that the foregoing is a comple tor(s) in this bankruptcy proceedings.	te statement of any agreeme	ent or arrangement for payment to n	ne for representation of the				
	3/17/2017 /s/ Jason Diaz							
	Date		Signature of Attorney					
			Semrad Law Firm					
			Name of law firm					

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$61.76 for expenses, leaving a balance due of \$3,871.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/17/2017	
Signed:		
/s/ Tene	nita Cousins	
		/s/ Jason Diaz
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Cousins, Tenenita M.	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFI	CATION OF CREDITOR MAT	RIX
Th knowledge		fy that the attached list of creditors is tru	ue and correct to the best of their
Date:	3/17/2017	/s/ Cousins, Tene	enita M.
		Cousins, Tenenit Signature of Deb	

ALLY FINANCIAL PO BOX 380901 BLOOMINGTON, MN, 55438

US DEPT OF ED/GLELSI 2401 INTERNATIONAL LN MADISON, WI, 53704

JEFFERSON CAPITAL SYST 16 MCLELAND RD SAINT CLOUD, MN, 56303

CREDENCE RESOURCE MANA 17000 DALLAS PKWY STE 20 DALLAS, TX, 75248

SYNCB/OLDNAV P.O. BOX 29116 SHAWNEE MISSIO, KS, 66201

SW CRDT SYS 2629 DICKERSON PK CARROLLTON, TX, 75007

DIVERSIFIED CONSULTANT 10550 DEERWOOD PARK BLVD JACKSONVILLE, FL, 32256

Illinois Tollway PO Box 5544 Chicago, IL, 60680

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602 Case 17-08419 Doc 1 Filed 03/17/17 Entered 03/17/17 13:14:29 Desc Main Document Page 61 of 70

Debtor 1 Tenenita First Name	M. Middle Name	Cousins Last Name	Case number (if known)		
	estions for Reporting Purpor				
16. What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 				
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid the	oter 7. Do you estimate tha	at after any exempt property o distribute to unsecured cr	y is excluded and administrative editors?	
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,00 5,001-10,0 10,001-25	000] 25,001-50,000] 50,001-100,000] More than 100,000	
19. How much do you estimate your assets to be worth?		\$10,000,0 \$50,000,0	1-\$10 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
²⁰ · How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,0 \$50,000,0	1-\$10 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Part 7: Sign Below					
	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
	Signature of Debtor 1 Executed on 3/17/201	17	Signature of Debto Executed on	r 2	
		DD / YYYY		MM / DD / YYYY	

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Fill in this infor Debtor 1 Debtor 2	rmation to identify your ca	ase:		
Debter 9	Tenenita	М.	Cousins	
Dahtara	First Name	Middle Name	Last Name	
(Spouse, if filing)				
(Spouse, it initig)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	
(If known)				
Official	Form 106De	С		Check if this is amended filing
Declarat	ion About an I	_ Individual Deb	tor's Schedules	12/
f two married	people are filing togethe	er, both are equally respo	nsible for supplying correct info	rmation.
money or prope	erty by fraud in connecti 1341, 1519, and 3571.	on with a bankruptcy ca	or amended scriedules. Making se can result in fines up to \$250,	a false statement, concealing property, or obtaining 000, or imprisonment for up to 20 years, or both. 18
Part 1: Sign	Below			
		one who is NOT an attor	ney to help you fill out bankrupto	y forms?
		one who is NOT an attor	ney to help you fill out bankrupto	y forms?
Did you pa		one who is NOT an attor		n Preparer's Notice, Declaration, and

Signature of Debtor 2

MM/DD/YYYY

Signature of Debtor 1

Date 3/17/2017 MM/DD/YYYY

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Debtor 1	Tenenita	М.	Cousins	Case number (if known)
	First Name	Middle Name	Last Name	
28. Wi	thin 2 years before you file editors, or other parties.	ed for bankruptcy, did y	ou give a financial state	ment to anyone about your business? Include all financial institutions,
₹	No Yes. Fill in the details belo	ow.		
			Date issued	
	Name		MM/DD/YYYY	_
	Number Street			
	City State	Zip Code		
Part 12:	Sign Below			
true	and correct. I understand	that making a false standing to \$250,000, to	atement, concealing prop	ments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Oignature or De	SOLOT 1		· ·
	Date 3/17/201	7		Date
☑ '	ou attach additional page No Yes	s to Your Statement of	f Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
	ou pay or agree to pay sor	neone who is not an at	torney to help you fill ou	t bankruptcy forms?
	No Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Cousins, Tenenita M.	Case No		
	Debtor(s)			
		Chapter.	Chapter13	
	VERIFIC	ATION OF CREDITOR MAT	RIX	
Ti knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is tr	ue and correct to the best of	of their
Date:	3/17/2017	/s/ Cousins, Tene	enita M. LINEM	Adois
	**************************************	Cousins, Tenenit Signature of Deb		

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Deb	tor 1 Tenenita First Name	M. Middle Name	Cousins Last Name	Case number (if known)	
16.	Calculate the median	family income that applies to	vou. Follow these step		and the second section of the second
	16a. Fill in the state in v		Illinois		
	16b. Fill in the number	of people in your household.	7		
	16c. Fill in the median f	amily income for your state and s	ize of		\$115,280.00
	household		To fin	d a list of applicable median income amounts, go online	
17.	How do the lines com		or this form. I his list m	nay also be available at the bankruptcy clerk's office.	
	17a. 🗸 Line 15b is les	ss than or equal to line 16c. On th		form, check box 1, Disposable income is not determined ion of Disposable Income (Official Form 122C-2).	
	U.S.C. § 1325	ore than line 16c. On the top of p $5(b)(3)$. Go to Part 3 and fill out ur current monthly income from 1	Calculation of Dispos	eck box 2, <i>Disposable income is determined under 11</i> sable Income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate Your C	Commitment Period Under	11 U.S.C. §1325(b)(4)	
18.	Copy your total average	ge monthly income from line 11	•		\$1,984.37
19.				is not filing with you, and you contend that calculating the your spouse's income, copy the amount from line 13.	
	19a. If the marital adjust	tment does not apply, fill in 0 on I	ine 19a.		-\$0.00
	19b. Subtract line 19a	from line 18.			\$1,984.37
20.	Calculate your current	monthly income for the year.	Follow these steps:		
	20a. Copy line 19b.				\$1,984.37
	Multiply by 12 (the	number of months in a year).			x 12
	20b. The result is your o	surrent monthly income for the ye	ar for this part of the fo	rm.	\$23,812.44
	20c. Copy the median fa	amily income for your state and s	ze of household from	line 16c.	\$115,280.00
21.	How do the lines comp	pare?			
		n line 20c. Unless otherwise order is 3 years. Go to Part 4.	red by the court, on the	e top of page 1 of this form, check box 3, The	
		an or equal to line 20c. Unless ot period is 5 years. Go to Part 4.	nerwise ordered by the	court, on the top of page 1 of this form, check box	
Part	4: Sign Below				
	By signing here I de	eclare under penalty of perium tha	t the information on th	is statement and in any attachments is true and correct.	
	by organing more, i de		े	is statement and an any attachments is the and conect.	
	🗶 /s/ Tenenita	Cousins I A A A	×		
	Signature of Del		" ()	Signature of Debtor 2	
	Date 3/17/201 MM/DD/			Date MM/DD/YYYY	
	-	do NOT fill out or file Form 122C fill out Form 122C-2 and file it w		9 of that form, copy your current monthly income from line	114

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$61.76 for expenses, leaving a balance due of \$3,871.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/17/2017		
Signed	:		
/s/ Tene	enita Cousins		
y!	ment and	/s/ Jason Diaz	
Debtor(s)	Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.